

Table II.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	22.1%	23.1%	23.8%	20.8%	20.0%	23.5%	20.3%
New England:								
Connecticut	18.5%	--	--	20.6%	15.3%	18.4%	27.8%	18.0%
Maine	16.8%	--	--	23.7%	20.5%	14.2%	28.3%	15.8%
Massachusetts	18.3%	--	--	--	15.6%	18.6%	--	18.2%
New Hampshire	19.5%	--	--	--	17.9%	19.6%	22.1%	19.4%
Rhode Island	20.4%	--	--	--	20.0%	20.7%	21.0%	20.4%
Vermont	17.9%	--	--	29.2%	24.5%	12.0%	32.3%	15.9%
Middle Atlantic:								
New Jersey	20.0%	--	--	25.3%	22.8%	18.8%	23.2%	19.6%
New York	21.0%	--	--	22.8%	24.5%	20.6%	22.2%	20.9%
Pennsylvania	18.7%	--	--	--	14.7%	19.1%	21.8%	18.5%
East North Central:								
Illinois	20.1%	--	--	18.6%	22.5%	19.4%	20.8%	20.1%
Indiana	20.0%	--	--	20.0%	20.9%	19.3%	22.7%	19.8%
Michigan	20.9%	--	--	25.4%	22.5%	19.9%	25.9%	20.6%
Ohio	20.0%	--	--	20.0%	20.9%	19.9%	19.6%	20.0%
Wisconsin	19.9%	--	--	16.8%	21.3%	19.8%	19.8%	20.0%
West North Central:								
Iowa	19.6%	--	--	20.3%	19.4%	18.5%	28.4%	19.0%
Kansas	21.3%	--	--	21.2%	21.9%	21.1%	21.8%	21.2%
Minnesota	21.4%	--	--	23.4%	20.7%	21.3%	22.8%	21.3%
Missouri	19.2%	--	--	21.2%	21.4%	18.9%	14.4%	19.5%
Nebraska	20.4%	--	--	22.6%	18.8%	20.2%	25.3%	19.8%
North Dakota	19.2%	--	--	19.1%	18.5%	19.6%	20.0%	19.0%
South Dakota	24.1%	--	--	29.9%	23.9%	22.1%	31.7%	23.0%
South Atlantic:								
Delaware	23.5%	--	--	--	25.7%	22.8%	--	23.4%
District of Columbia	17.8%	--	--	--	15.9%	18.2%	18.9%	17.7%
Florida	21.5%	--	--	27.3%	22.8%	20.7%	25.4%	21.1%
Georgia	20.3%	--	--	20.2%	20.8%	20.1%	21.3%	20.3%
Maryland	17.9%	--	--	--	15.6%	18.5%	18.7%	17.8%
North Carolina	21.8%	--	--	30.7%	20.6%	20.9%	34.1%	21.1%
South Carolina	21.9%	--	--	27.9%	20.5%	21.6%	--	21.7%
Virginia	20.0%	--	--	25.1%	22.1%	18.8%	24.3%	19.8%
West Virginia	20.3%	--	--	22.0%	20.6%	19.8%	23.7%	20.0%
East South Central:								
Alabama	23.4%	--	--	--	29.4%	21.6%	20.0%	23.5%
Kentucky	20.7%	--	--	24.6%	19.1%	20.8%	22.1%	20.6%
Mississippi	20.6%	--	--	21.8%	21.1%	20.2%	22.5%	20.3%
Tennessee	22.9%	--	--	35.3%	28.9%	20.4%	31.4%	22.1%
West South Central:								
Arkansas	21.5%	--	--	20.0%	18.6%	22.3%	20.3%	21.6%
Louisiana	21.9%	--	--	23.7%	18.9%	22.4%	21.7%	21.9%
Oklahoma	23.7%	--	--	29.7%	20.4%	24.0%	23.3%	23.8%
Texas	21.3%	--	--	21.9%	19.4%	21.5%	24.7%	21.1%
Mountain:								
Arizona	20.1%	--	--	17.6%	17.6%	20.7%	19.8%	20.1%
Colorado	19.0%	--	--	18.9%	18.5%	18.9%	21.1%	18.8%
Idaho	21.6%	--	--	25.4%	21.9%	21.1%	23.6%	21.4%
Montana	23.0%	--	--	23.5%	27.3%	20.2%	24.7%	22.8%
Nevada	27.0%	--	--	35.6%	25.7%	26.1%	27.1%	27.0%
New Mexico	22.2%	--	--	23.9%	22.0%	21.8%	24.4%	21.8%
Utah	21.3%	--	--	22.3%	20.1%	21.4%	23.4%	21.1%
Wyoming	21.7%	--	--	27.5%	22.5%	20.0%	25.3%	20.6%
Pacific:								
Alaska	21.0%	--	--	22.5%	20.4%	20.4%	24.7%	20.4%
California	20.5%	--	--	27.3%	21.3%	19.4%	24.4%	19.9%
Hawaii	16.8%	--	--	20.6%	14.6%	17.2%	16.1%	17.0%
Oregon	21.1%	--	--	--	22.1%	20.4%	25.2%	20.7%
Washington	18.4%	--	--	22.7%	19.2%	17.2%	22.0%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	0.78%	0.77%	0.70%	0.31%	0.19%	0.57%	0.16%
New England:								
Connecticut	0.56%	--	--	3.01%	1.59%	0.57%	4.13%	0.53%
Maine	1.70%	--	--	1.81%	1.51%	1.55%	2.12%	1.59%
Massachusetts	1.21%	--	--	--	2.83%	1.27%	--	1.23%
New Hampshire	0.72%	--	--	--	1.75%	0.84%	1.72%	0.75%
Rhode Island	0.46%	--	--	--	0.04%	0.49%	1.38%	0.48%
Vermont	1.19%	--	--	5.07%	2.23%	0.98%	4.07%	1.05%
Middle Atlantic:								
New Jersey	0.88%	--	--	3.56%	2.12%	0.87%	3.04%	0.90%
New York	0.69%	--	--	4.40%	2.85%	0.74%	2.95%	0.71%
Pennsylvania	0.71%	--	--	--	1.60%	0.82%	2.54%	0.72%
East North Central:								
Illinois	0.75%	--	--	0.77%	2.32%	0.77%	2.20%	0.79%
Indiana	0.54%	--	--	2.46%	1.14%	0.60%	3.12%	0.53%
Michigan	0.46%	--	--	3.97%	1.33%	0.34%	3.49%	0.44%
Ohio	0.60%	--	--	0.46%	3.10%	0.59%	1.75%	0.63%
Wisconsin	0.87%	--	--	1.44%	2.39%	0.77%	1.06%	0.94%
West North Central:								
Iowa	0.79%	--	--	0.84%	1.38%	0.82%	6.64%	0.65%
Kansas	0.69%	--	--	0.73%	1.48%	0.96%	1.49%	0.75%
Minnesota	0.49%	--	--	1.07%	1.18%	0.62%	1.24%	0.52%
Missouri	0.85%	--	--	3.11%	1.65%	0.96%	2.76%	0.88%
Nebraska	0.54%	--	--	3.16%	0.83%	0.53%	2.70%	0.43%
North Dakota	0.60%	--	--	0.78%	0.99%	1.00%	1.17%	0.68%
South Dakota	0.73%	--	--	3.73%	1.04%	0.72%	3.24%	0.64%
South Atlantic:								
Delaware	1.36%	--	--	--	4.27%	1.32%	--	1.38%
District of Columbia	0.78%	--	--	--	1.28%	0.95%	3.39%	0.80%
Florida	0.73%	--	--	4.55%	2.10%	0.64%	4.59%	0.62%
Georgia	0.37%	--	--	0.19%	0.95%	0.42%	1.62%	0.38%
Maryland	0.76%	--	--	--	1.47%	0.99%	0.79%	0.83%
North Carolina	0.64%	--	--	3.78%	0.50%	0.58%	5.45%	0.48%
South Carolina	0.71%	--	--	2.44%	1.25%	0.78%	--	0.70%
Virginia	1.01%	--	--	2.54%	0.99%	1.26%	2.15%	1.04%
West Virginia	1.16%	--	--	1.66%	2.73%	1.37%	3.43%	1.21%
East South Central:								
Alabama	1.26%	--	--	--	4.87%	0.83%	0.00%	1.30%
Kentucky	0.53%	--	--	3.47%	1.77%	0.54%	3.37%	0.53%
Mississippi	0.50%	--	--	1.21%	0.97%	0.59%	1.36%	0.53%
Tennessee	1.09%	--	--	4.05%	3.40%	1.02%	3.25%	1.10%
West South Central:								
Arkansas	0.51%	--	--	0.00%	0.97%	0.59%	0.39%	0.54%
Louisiana	0.80%	--	--	2.32%	1.47%	1.08%	1.01%	0.96%
Oklahoma	1.06%	--	--	4.13%	1.09%	1.51%	1.35%	1.26%
Texas	0.48%	--	--	2.95%	0.87%	0.54%	1.72%	0.50%
Mountain:								
Arizona	0.60%	--	--	1.34%	1.77%	0.70%	1.24%	0.65%
Colorado	0.80%	--	--	0.68%	1.86%	1.03%	1.57%	0.86%
Idaho	0.90%	--	--	2.54%	2.28%	1.19%	1.59%	1.00%
Montana	0.85%	--	--	2.25%	2.48%	0.50%	2.19%	0.92%
Nevada	1.37%	--	--	7.01%	1.45%	1.31%	3.48%	1.46%
New Mexico	0.70%	--	--	2.47%	1.60%	0.80%	1.80%	0.73%
Utah	0.66%	--	--	1.43%	0.50%	0.92%	2.42%	0.67%
Wyoming	1.12%	--	--	4.98%	1.96%	1.25%	2.98%	1.06%
Pacific:								
Alaska	0.60%	--	--	1.52%	0.55%	1.20%	1.51%	0.62%
California	1.00%	--	--	3.09%	0.83%	1.32%	1.90%	1.12%
Hawaii	0.75%	--	--	2.20%	1.49%	1.09%	1.25%	0.89%
Oregon	0.84%	--	--	--	1.04%	0.95%	1.91%	0.90%
Washington	1.07%	--	--	1.67%	1.14%	1.51%	1.71%	1.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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